



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [MERCHANTS BANCORP](#)

**City/State** [CARMEL, IN](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [11,978,722](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">MERCHANTS BANCORP</a>
<a href="#">410 MONON BOULEVARD</a>
<a href="#">CARMEL, IN 46032</a>

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Average assets (\$000) .....	10,565,044		9,933,120		10,186,096		8,505,156		5,252,010						
Net income (\$000) .....	162,565		171,903		227,104		180,533		77,184						
Number of BHCs in peer group .....	132		132		130		147		146						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.82	2.79	47	2.76	2.65	54	2.73	2.60	56	2.64	2.96	24		3.21	
+ Non-interest income .....	1.29	0.94	72	1.56	1.09	76	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48
- Overhead expense .....	1.25	2.18	3	1.18	2.21	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
- Provision for credit losses .....	0.14	0.10	68	0.03	-0.12	82	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43
+ Securities gains (losses) .....	0	0	45	0	0.01	23	0	0.01	57	0.01	0.02	47	0.01	0.01	71
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	54		0	
= Pretax net operating income (tax equivalent) .....	2.73	1.46	96	3.12	1.76	94	2.99	1.66	96	2.86	1.22	98		1.53	
Net operating income .....	2.05	1.10	96	2.31	1.34	94	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income .....	2.05	1.10	96	2.31	1.34	94	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.27				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.89	3.36	85	3.17	3.12	50	3.16	3.06	52	3.43	3.78	24		4.49	
Interest expense .....	1	0.35	92	0.33	0.26	71	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95
Net interest income (tax equivalent) .....	2.90	3.01	37	2.84	2.85	43	2.81	2.80	44	2.72	3.17	22		3.45	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.09	13	0.01	0.12	20	0.02	0.11	26	0	0.11	12	0.02	0.11	27
Earnings coverage of net loan and lease losses (X) .....	-550.79	36.38	4	296.18	26.30	95	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.56	1.17	9	0.53	1.32	6	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8
Allowance for loan and lease losses / Total loans and leases .....	0.39	1.15	6	0.31	1.30	3	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.27	0.39	37	0.03	0.58	2	0.01	0.49	2	0.03	0.67	2	0.02	0.56	2
30-89 days past due loans and leases / Total loans and leases .....	0.01	0.33	2	0.01	0.29	2	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	18.55	5.89	87	12.06	-3.31	89	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Net short-term noncore funding dependence .....	17.57	0.87	91	5.15	-9.17	88	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97
Net loans and leases / Total assets .....	82.66	63.09	94	86.93	58.81	98	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
<b>Capitalization</b>															
Tier 1 leverage ratio .....	12.31	9.22	96	10.70	9.07	86	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25
Holding company equity capital / Total assets .....	11.79	9.68	84	10.13	10.79	39	10.24	10.71	45	8.40	10.51	17	10.26	11.37	34
Total equity capital (including minority interest) / Total assets .....	11.79	9.81	84	10.13	10.91	37	10.24	10.82	43	8.40	10.57	16	10.26	11.43	32
Common equity tier 1 capital / Total risk-weighted assets .....	7.77	11.79	1		12.64			12.42			12.44		7.44	12.50	1
Net loans and leases / Equity capital (X) .....	7.01	6.64	58	8.58	5.47	93	8.33	5.53	93	11	6.79	97	7.81	6.55	78
Cash dividends / Net income .....	16.15	31.93	23	13.33	27.22	24	13.75	28.27	22	13.11	29.42	24	22.35	25.65	43
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			39.66				93.20
<b>Growth Rates</b>															
Assets .....	9.37	6.04	68	14.92	9.51	77	16.93	10.50	78	51.37	16.11	95	64.05	8.66	98
Equity capital .....	27.27	-3.83	90	46.59	7.52	94	42.53	7.46	93	24	8.42	93	55.19	12.19	97
Net loans and leases .....	4.01	14.48	12	11.31	-0.66	87	7.92	3.36	72	74.61	9.99	97	77.44	8.63	98
Noncore funding .....	23.62	36.20	54	-27.68	-21.64	44	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	1.53	0.55	81	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96
Long-term debt / Equity capital .....	1.44	11.91	30	0	10.65	11	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital .....	98.71	104.01	24	101.30	103.15	45	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44
Cash from ops + noncash items + op expense / Op expense + dividends .....	103.28	118.32	42	111.59	155.61	36	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	288,114	217,077	294,233	264,256	188,955	32.72	402.60
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	288,028	217,055	294,204	264,223	188,922	32.70	402.45
Tax-exempt income on loans and leases.....	86	22	29	33	33	290.91	
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	288,114	217,077	294,233	264,256		32.72	402.60
Investment interest income (tax equivalent).....	3,073	2,340	3,361	3,293		31.32	-3.21
Interest on balances due from depository institutions.....	2,189	506	751	2,819	11,253	332.61	-28.39
Interest income on other earning assets.....	7,130	9,857	14,097	12,933	8,024	-27.67	61.13
Total interest income (tax equivalent) .....	300,506	229,780	312,442	283,301		30.78	342.04
Interest on time deposits of \$250K or more .....	1,754	2,158	2,876	3,558	1,754	-18.72	460.38
Interest on time deposits < \$250K.....	10,529	1,050	1,677	19,962	33,781	902.76	672.49
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	56,302	16,555	23,704	28,719	49,199	240.09	350.67
Interest on other borrowings and trading liabilities.....	8,286	4,286	5,638	6,415	5,037	93.33	46.34
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0			
Total interest expense.....	76,871	24,049	33,895	58,654	89,771	219.64	287.63
Net interest income (tax equivalent).....	223,635	205,731	278,547	224,647		8.70	364.45
Non-interest income.....	102,457	116,585	156,586	126,507	43,667	-12.12	217.54
Adjusted operating income (tax equivalent) .....	326,092	322,316	435,133	351,154		1.17	305.50
Overhead expense.....	98,938	87,740	125,382	96,400	63,215	12.76	314.96
Provision for credit losses.....	10,888	2,428	5,012	11,838	3,940		915.67
Securities gains (losses) .....	0	0	191	441	476		
Other tax equivalent adjustments .....	0	0	0	0			-100.00
Pretax net operating income (tax equivalent).....	216,266	232,148	304,930	243,357		-6.84	288.94
Applicable income taxes .....	53,701	60,245	77,826	62,824	24,766	-10.86	153.92
Tax equivalent adjustments .....	0	0	0	0			-100.00
Applicable income taxes (tax equivalent).....	53,701	60,245	77,826	62,824		-10.86	152.70
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	162,565	171,903	227,104	180,533	77,184	-5.43	373.22
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	162,565	171,903	227,104	180,533	77,184	-5.43	373.22
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	162,565	171,903	227,104	180,533	77,184	-5.43	373.22
Investment securities income (tax equivalent).....	3,073	2,340	3,361	3,293		31.32	-3.21
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,166	543	737	2,533	4,814	114.73	-54.54
Mortgage-backed securities .....	1,894	1,715	2,515	571	987	10.44	243.74
All other securities .....	13	82	109	189		-84.15	-77.97
Cash dividends declared.....	26,251	22,917	31,235	23,671	17,254	14.55	361.84
Common .....	9,066	7,772	10,362	9,198	8,038	16.65	184.56
Preferred.....	17,185	15,145	20,873	14,473	9,216	13.47	587.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	3.79	3.12	90	3.08	2.90	62	3.07	2.85	67	3.33	3.53	26		4.19	
Less: Interest expense .....	0.97	0.33	93	0.32	0.24	72	0.33	0.23	77	0.69	0.54	70	1.71	0.95	95
Equals: Net interest income (tax equivalent) .....	2.82	2.79	47	2.76	2.65	54	2.73	2.60	56	2.64	2.96	24		3.21	
Plus: Non-interest income .....	1.29	0.94	72	1.56	1.09	76	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48
Equals: adjusted operating income (tax equivalent) .....	4.12	3.77	77	4.33	3.80	81	4.27	3.70	84	4.13	3.96	63		4.16	
Less: Overhead expense.....	1.25	2.18	3	1.18	2.21	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
Less: Provision for credit losses.....	0.14	0.10	68	0.03	-0.12	82	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0	0.01	24	0	0.01	56	0.01	0.02	47	0.01	0.01	71
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	54		0	
Equals: Pretax net operating income (tax equivalent) .....	2.73	1.46	96	3.12	1.76	94	2.99	1.66	96	2.86	1.22	98		1.53	
Less: Applicable income taxes (tax equivalent).....	0.68	0.34	95	0.81	0.41	94	0.76	0.38	95	0.74	0.27	98		0.35	
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income .....	2.05	1.10	96	2.31	1.34	94	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	2.05	1.10	96	2.31	1.34	94	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Memo: Net income (last four quarters) .....	2.04	1.10	96	2.37	1.30	94	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income-BHC and noncontrolling (minority) interest .....	2.05	1.11	96	2.31	1.35	93	2.23	1.27	95	2.12	0.97	98	1.47	1.19	78
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.39	92.93	93	97.20	93.09	91	97.22	93.08	92	97.08	93.47	92	95.39	93.22	76
Average interest-bearing funds / Average assets.....	86.76	60.58	97	81.93	61.98	93	82.32	61.99	93	85.21	68.25	94	77.69	70.66	75
Interest income (tax equivalent) / Average earning assets .....	3.89	3.36	85	3.17	3.12	50	3.16	3.06	52	3.43	3.78	24		4.49	
Interest expense / Average earning assets.....	1	0.35	92	0.33	0.26	71	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95
Net interest income (tax equivalent) / Average earning assets .....	2.90	3.01	37	2.84	2.85	43	2.81	2.80	44	2.72	3.17	22		3.45	
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	4.14	4.24	50	3.30	4.07	12	3.27	4.01	12	3.62	4.28	13		4.98	
Interest-bearing bank balances .....	0.59	0.79	24	0.17	0.13	88	0.14	0.14	63	0.69	0.32	93	2.97	2.26	84
Federal funds sold and reverse repos .....	1.61	1.05	71	1.05	0.25	88	1.04	0.25	90	1.61	0.43	88	3.12	2.02	88
Trading assets .....	0.57			0.45			0.45		20.60	0.80	97	3.75	0.49	92	
Total earning assets .....	3.89	3.33	85	3.17	3.09	52	3.16	3.04	53	3.43	3.80	19	4.29	4.47	36
Investment securities (tax equivalent) .....	1.13	1.96	2	1.08	1.77	6	1.14	1.77	9	1.16	2.32	1		2.74	
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.50	1.38	4	0.30	1.23	8	0.30	1.14	9	0.98	1.87	14	1.99	2.54	19
Mortgage-backed securities .....	0.70	1.87	1	5.93	1.55	99	6.67	1.57	99	2.48	2.05	83	2.73	2.54	75
All other securities .....	2.89			1.84	2.85	18	1.97	2.81	23	3.29	3.24	67		3.80	
Interest-bearing deposits .....	1.13	0.35	95	0.35	0.22	76	0.36	0.21	82	0.79	0.62	75	2.06	1.13	93
Time deposits of \$250K or more .....	0.58	0.61	50	0.73	0.70	56	0.67	0.66	54	1.83	1.60	70	2.32	2.13	71
Time deposits < \$250K.....	1.40	0.58	93	0.54	0.67	38	0.51	0.62	41	1.40	1.49	35	2.36	1.91	88
Other domestic deposits .....	1.09	0.31	97	0.33	0.16	87	0.35	0.15	90	0.63	0.36	86	2.06	0.86	98
Foreign deposits .....	0.52			0.12			0.14			1.24				2.53	
Federal funds purchased and repos.....	1.48	0.88	80	1.37	0.18	92	1.37	0.17	92	8.15	0.37	98	3.51	1.23	95
Other borrowed funds and trading liabilities .....	0.99	1.55	25	0.30	1.29	19	0.29	1.27	16	0.37	0.55	58	2.15	1.03	68
All interest-bearing funds.....	1.12	0.54	88	0.39	0.38	60	0.40	0.37	64	0.81	0.79	53	2.20	1.34	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	102,457	116,585	156,586	126,507	43,667
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	471	453	616	475	502
Trading revenue.....	0	0	0	-5,059	3
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	49,230	38,743	46,462	19,945	3,290
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-2,996	2,821	4,798	32,833	2,174
Other non-interest income.....	55,752	74,568	104,710	78,313	37,698
Total overhead expenses .....	98,938	87,740	125,382	96,400	63,215
Personnel expense.....	66,805	60,111	85,672	59,016	37,885
Net occupancy expense.....	5,719	5,128	7,147	5,636	4,527
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	400	441	576	1,516	1,312
Other operating expenses.....	26,014	22,060	31,987	30,232	19,491
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities.....	0	0	0	0	0
Number of equivalent employees .....	539	468	481	404	329
Average personnel expense per employee.....	123.94	128.44	178.11	146.08	115.15
Average assets per employee.....	19,601.19	21,224.61	21,176.91	21,052.37	15,963.56

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.43	11	0	2.14	11	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income .....	30.34	58.02	0	27.22	58.85	0	28.81	59.28	0	27.45	61.22	0	37.49	61.79	2
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.25	2.18	3	1.18	2.21	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
Personnel expense.....	0.84	1.20	13	0.81	1.23	12	0.84	1.21	13	0.69	1.42	2	0.72	1.50	4
Net occupancy expense.....	0.07	0.22	5	0.07	0.24	3	0.07	0.23	4	0.07	0.30	2	0.09	0.32	2
Other operating expenses.....	0.33	0.73	3	0.30	0.72	3	0.32	0.72	3	0.37	0.73	5	0.40	0.76	4
Overhead less non-interest income .....	-0.04	1.22	5	-0.39	1.08	5	-0.31	1.10	4	-0.35	1.44	1	0.37	1.65	2
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	30.34	57.55	0	27.22	58.34	0	28.81	58.83	0	27.45	58.93	1		59.91	
Personnel expense.....	20.49	31.86	8	18.65	32.89	5	19.69	32.93	6	16.81	33.88	1		34.17	
Net occupancy expense.....	1.75	5.98	5	1.59	6.26	3	1.64	6.23	4	1.60	7.04	3		7.50	
Other operating expenses.....	8.10	19.14	0	6.98	18.68	0	7.48	19.18	0	9.04	17.57	3		17.93	
Total non-interest income .....	31.42	24.10	74	36.17	28.20	71	35.99	27.67	72	36.03	23.45	78		19.83	
Fiduciary activities income .....	0	2.13	13	0	2.27	12	0	2.20	13	0	1.45	22		1.61	
Service charges on domestic deposit accounts .....	0.14	3.30	6	0.14	3.25	6	0.14	3.27	6	0.14	2.67	8		3.21	
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	-1.44	0.10	1		0.07	
Investment banking fees and commissions.....	0	2.15	7	0	2.46	6	0	2.58	7	0	1.03	17		0.91	
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	22		0.37	
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0	48		0	
Net servicing fees .....	15.10	1.23	96	12.02	0.56	99	10.68	0.60	98	5.68	0	96		0.22	
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	48		0	
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.92	1.19	5	0.88	3.64	29	1.10	3.30	36	9.35	5.55	75		2.27	
Other non-interest income.....	17.10	8.80	84	23.14	9.39	92	24.06	9.27	93	22.30	7.76	93		7.41	
Overhead less non-interest income .....	-1.08	32.79	5	-8.95	29.67	4	-7.17	30.52	4	-8.57	34.63	1		39.47	
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.83	21.50	83	25.95	21.49	90	25.52	21.18	87	25.82	20.30	81		21.51	
Applicable income tax + TE / Pretax net operating income + TE .....	24.83	23.57	69	25.95	23.11	84	25.52	22.67	83	25.82	22.51	70		23.31	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	6,329,639	4,280,099	4,990,973	3,558,580	1,960,281	47.89	699.48
Commercial and industrial loans .....	643,298	420,729	514,828	475,345	376,597	52.90	199.44
Loans to individuals .....	8,986	8,051	5,938	10,348	12,444	11.61	3.82
Loans to depository institutions and acceptances of other banks .....	79,100	174,043	50,000	83,436	60,528	-54.55	
Agricultural loans .....	36,369	31,586	37,439	36,996	35,743	15.14	67.72
Other loans and leases .....	2,843,323	4,634,719	4,056,341	4,781,260	2,670,953	-38.65	175.44
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	9,940,715	9,549,227	9,655,519	8,945,965	5,123,461	4.10	380.42
Less: Allowance for loan and lease losses .....	38,996	29,135	30,431	27,499	15,842	33.85	418.91
Net loans and leases .....	9,901,719	9,520,092	9,625,088	8,918,466	5,107,619	4.01	380.28
Debt securities that reprice or mature in over 1 year .....	1,253,976	290,948	301,674	260,461	248,150	331.00	439.95
Mutual funds and equity securities .....	0	0	0	0	0		
Subtotal .....	11,155,695	9,811,040	9,926,762	9,178,927	5,355,769	13.71	386.32
Interest-bearing bank balances .....	310,165	788,224	1,018,584	169,665	492,800	-60.65	-43.86
Federal funds sold and reverse repos .....	3,497	5,923	5,888	6,580	6,723	-40.96	-50.61
Debt securities that reprice or mature within 1 year .....	73,580	10,171	8,956	9,340	42,092	623.43	-62.90
Trading assets .....	0	0	0	0	269,891		-100.00
Total earning assets .....	11,542,937	10,615,358	10,960,190	9,364,512	6,167,275	8.74	271.08
Non-interest-bearing cash and due from depository institutions .....	13,796	14,352	14,030	10,062	13,908	-3.87	-3.80
Premises, fixed assets, and leases .....	46,070	30,290	30,115	28,579	29,216	52.10	796.65
Other real estate owned .....	0	0	0	0	144		
Investment in unconsolidated subsidiaries .....	36,485	29,948	31,007	949	505	21.83	9501.32
Intangible and other assets .....	339,434	262,085	243,338	241,273	160,933	29.51	202.18
Total assets .....	11,978,722	10,952,033	11,278,680	9,645,375	6,371,981	9.37	269.40
Quarterly average assets .....	11,437,805	10,236,491	10,945,025	9,317,578	6,639,736	11.74	259.97
Average loans and leases (YTD) .....	9,279,071	8,776,926	9,003,596	7,299,990	4,069,150	5.72	402.55
<b>Memoranda</b>							
Loans held-for-sale .....	2,982,585	4,088,315	3,873,357	3,409,074	2,095,098	-27.05	246.01
Loans not held-for-sale .....	6,958,130	5,460,912	5,782,162	5,536,891	3,028,363	27.42	476.40
Real estate loans secured by 1–4 family .....	1,036,250	841,496	877,666	706,727	427,760	23.14	237.47
Commercial real estate loans .....	5,237,675	3,378,392	4,053,904	2,787,758	1,483,196	55.03	1052.64
Construction and land development .....	918,411	546,153	664,118	501,880	364,663	68.16	1038.30
Multifamily .....	2,462,810	2,033,283	2,457,984	2,213,931	1,051,942	21.12	637.96
Nonfarm nonresidential .....	1,856,454	798,956	931,802	71,947	66,591	132.36	4542.18
Real estate loans secured by farmland .....	55,714	60,211	59,403	64,095	49,325	-7.47	84.18
Total investment securities .....	1,327,556	301,119	310,630	269,801	290,242	340.87	208.32
U.S. Treasury securities .....	36,312	5,006	8,209	6,559	4,764	625.37	3542.13
US agency securities (excluding mortgage-backed securities) .....	270,353	244,771	263,295	235,039	244,973	10.45	-33.00
Municipal securities .....	0	6,021	4,300	6,025	5,937	-100.00	
Mortgage-backed securities .....	1,020,891	45,321	34,826	22,178	34,568	2152.58	3816.41
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Available-for-sale securities .....	322,069	301,119	310,630	269,801	290,242	6.96	-25.20
U.S. Treasury securities .....	36,312	5,006	8,209	6,559	4,764	625.37	3542.13
US agency securities (excluding mortgage-backed securities) .....	270,353	244,771	263,295	235,039	244,973	10.45	-33.00
Municipal securities .....	0	6,021	4,300	6,025	5,937	-100.00	
Mortgage-backed securities .....	15,404	45,321	34,826	22,178	34,568	-66.01	-40.91
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	0						
Available-for-sale securities appreciation (depreciation) .....	-15,606	333	-1,956	488	578		
Structured notes, fair value .....	60,445	64,963	64,475	0	0	-6.95	-44.63
Pledged securities .....	290,921	288,947	299,196	262,901	287,579	0.68	-32.12

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Demand deposits .....	315,867	824,118	641,442	853,647	272,036	-61.67	-72.88	
NOW, ATS and transaction accounts .....	4,719,008	4,221,759	4,303,172	4,219,548	1,827,956	11.78	4097.17	
Time deposits less brokered deposits < \$250K .....	82,500	61,855	-126,545	66,500	83,311	33.38		
MMDA and other savings accounts .....	2,842,597	2,661,468	2,839,260	1,984,742	1,203,883	6.81	130.21	
Other non-interest-bearing deposits .....	0	0	0	0	0	0		
Core deposits .....	7,959,972	7,769,200	7,657,329	7,124,437	3,387,186	2.46	239.55	
Time deposits of \$250K or more .....	257,738	479,192	572,050	256,040	118,931	-46.21	335.73	
Foreign deposits .....	0	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	293	252,991	482,000	883,980	164,274	-99.88	-99.47	
Other borrowings w/remaining maturity over 1 year .....	96,987	556,145	551,954	464,277	17,165	-82.56	7585.18	
Brokered deposits < \$250K .....	2,102,109	699,346	753,598	28,143	1,972,139	200.58	321.85	
Noncore funding .....	2,457,127	1,987,674	2,359,602	1,632,440	2,272,509	23.62	300.13	
Trading liabilities .....	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0	0		
Other liabilities .....	149,034	85,281	106,340	77,877	58,558	74.76	261.98	
Total liabilities .....	10,566,133	9,842,155	10,123,271	8,834,754	5,718,253	7.36	252.26	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	499,519	362,149	362,149	212,646	212,646	37.93	1101.32	
Common stock .....	137,226	137,200	137,565	135,857	135,640	0.02	561.59	
Common surplus .....	0	0	0	0	0	0	-100.00	
Retained earnings .....	787,530	610,267	657,149	461,745	304,984	29.05	336.16	
Accumulated other comprehensive income .....	-11,686	262	-1,454	373	458			
Other equity capital components .....	0	0	0	0	0	0		
Total holding company equity capital .....	1,412,589	1,109,878	1,155,409	810,621	653,728	27.27	480.63	
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0		
Total equity capital, including minority interest .....	1,412,589	1,109,878	1,155,409	810,621	653,728	27.27	480.63	
Total liabilities and capital .....	11,978,722	10,952,033	11,278,680	9,645,375	6,371,981	9.37	269.40	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	316,209	824,537	641,806	854,202	272,216	-61.65	-72.85	
Interest-bearing deposits .....	10,003,610	8,123,201	8,341,171	6,554,418	5,206,040	23.15	475.95	
Total deposits .....	10,319,819	8,947,738	8,982,977	7,408,620	5,478,256	15.33	255.65	
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	1,155,409	810,621	810,621	653,728	421,237			
Accounting restatements .....	-3,757	0	0	0	145			
Net income .....	162,565	171,903	227,104	180,533	77,184			
Net sale of new perpetual preferred stock .....	137,371	149,502	149,502	0	171,065			
Net sale of new common stock .....	-3,935	0	0	-150	0			
Sale of treasury stock .....	0	0	0	0	0			
Less: Purchase of treasury stock .....	0	0	0	0	0			
Changes incident to business combinations .....	0	0	0	0	0			
Less: Dividends declared .....	26,251	22,917	31,235	23,671	17,254			
Change in other comprehensive income .....	-10,232	-111	-1,828	-84	768			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	1,419	880	1,245	265	583			
Holding company equity capital, ending balance .....	1,412,589	1,109,878	1,155,409	810,621	653,728			

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	52.84	39.88	74	39.08	36.06	54	44.25	36.25	70	36.89	48.33	18	30.76	52.67	10
Commercial and industrial loans .....	5.37	11.23	19	3.84	11.11	11	4.56	10.76	15	4.93	13.47	8	5.91	11.45	23
Loans to individuals .....	0.08	3.58	12	0.07	3.60	9	0.05	3.36	9	0.11	2.29	14	0.20	2.71	19
Loans to depository institutions and acceptances of other banks .....	0.66	0.02	96	1.59	0.02	99	0.44	0.02	95	0.87	0	97	0.95	0	98
Agricultural loans.....	0.30	0.19	74	0.29	0.21	72	0.33	0.18	77	0.38	0.43	69	0.56	0.53	72
Other loans and leases.....	23.74	4.52	97	42.32	4.26	99	35.96	4.47	99	49.57	1.39	99	41.92	1.08	99
Net loans and leases.....	82.66	63.09	94	86.93	58.81	98	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Debt securities over 1 year.....	10.47	18.76	16	2.66	18.32	3	2.67	19.46	3	2.70	13.53	7	3.89	13.66	9
Mutual funds and equity securities .....	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal .....	93.13	83.05	98	89.58	78.17	92	88.01	79.22	87	95.16	83.47	99	84.05	86.76	25
Interest-bearing bank balances .....	2.59	3.61	51	7.20	9.37	38	9.03	8.50	55	1.76	6.78	15	7.73	2.97	89
Federal funds sold and reverse repos .....	0.03	0.52	69	0.05	0.53	68	0.05	0.54	67	0.07	0.02	90	0.11	0.03	87
Debt securities 1 year or less .....	0.61	1.71	29	0.09	1.51	9	0.08	1.56	7	0.10	2.03	10	0.66	2.10	31
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	0.04	38	4.24	0.03	99
Total earning assets.....	96.36	90.76	98	96.93	91.57	98	97.18	91.77	98	97.09	92.98	97	96.79	92.39	97
Non-interest cash and due from depository institutions.....	0.12	0.98	3	0.13	0.99	2	0.12	0.82	2	0.10	1.07	2	0.22	1.14	6
Other real estate owned.....	0	0.01	12	0	0.01	6	0	0.01	9	0	0.03	13	0	0.04	27
All other assets.....	3.52	8.19	3	2.94	7.39	3	2.70	7.35	2	2.81	5.87	6	2.99	6.41	4
<b>Memoranda</b>															
Short-term investments .....	3.23	6.75	34	7.34	12.31	28	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76
U.S. Treasury securities.....	0.30	1.98	32	0.05	1.18	35	0.07	1.47	31	0.07	0.19	71	0.07	0.29	65
US agency securities (excluding mortgage-backed securities) .....	2.26	0.81	86	2.23	0.75	81	2.33	0.82	82	2.44	1.28	77	3.84	1.25	87
Municipal securities .....	0	1.69	7	0.05	1.70	24	0.04	1.73	19	0.06	2.96	17	0.09	2.58	14
Mortgage-backed securities .....	8.52	12.93	29	0.41	13.46	4	0.31	14.14	2	0.23	8.52	5	0.54	9.38	5
Asset-backed securities .....	0	0.85	17	0	0.47	25	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities .....	0	0.51	8	0	0.51	8	0	0.53	8	0	0.60	12	0	0.53	15
Loans held-for-sale.....	24.90	0.30	98	37.33	0.50	99	34.34	0.55	98	35.34	0.58	99	32.88	0.39	99
Loans held for investment .....	58.09	63.03	32	49.86	58.34	21	51.27	58.06	26	57.40	69.07	16	47.53	72.01	5
Real estate loans secured by 1–4 family .....	8.65	12.79	33	7.68	11.57	34	7.78	11.46	33	7.33	14.47	24	6.71	16.02	15
Revolving .....	8.02	1.52	98	6.88	1.44	98	6.83	1.42	98	6.10	1.79	95	5.22	2.24	92
Closed-end, secured by first liens .....	0.63	10.86	5	0.80	9.73	7	0.95	9.67	8	1.22	12.11	6	1.48	13.07	6
Closed-end, secured by junior liens .....	0	0.19	9	0	0.19	6	0	0.17	7	0	0.27	5	0.01	0.37	5
Commercial real estate loans .....	43.72	24.89	89	30.85	22.35	71	35.94	22.69	82	28.90	30.65	44	23.28	33.26	19
Construction and land development .....	7.67	3.92	81	4.99	3.40	70	5.89	3.34	80	5.20	4.32	62	5.72	5	61
Multifamily .....	20.56	3.87	95	18.57	3.32	95	21.79	3.57	94	22.95	5.03	95	16.51	4.76	91
Nonfarm nonresidential .....	15.50	15.73	49	7.30	14.65	23	8.26	14.57	27	0.75	19.97	1	1.05	21.85	1
Real estate loans secured by farmland.....	0.47	0.34	71	0.55	0.35	74	0.53	0.30	74	0.66	0.85	65	0.77	0.95	64

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	63.67	62.29	45	44.82	60.51	24	51.69	61.05	29	39.78	69.38	5	38.26	72.74	5
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	10.42	20.65	21	8.81	20	19	9.09	19.86	19	7.90	20.91	16	8.35	22.29	13
Real estate loans secured by 1–4 family.....	9.66	2.39	98	7.89	2.47	97	7.98	2.43	97	6.58	2.61	91	6.50	3.13	85
Revolving .....	0.76	18.01	5	0.92	17.35	6	1.11	17.24	6	1.32	17.94	5	1.85	18.71	4
Closed-end.....	52.69	38.12	74	35.38	37.13	44	41.99	37.86	54	31.16	44.23	16	28.95	46.16	13
Commercial real estate loans .....	9.24	6.10	75	5.72	5.69	55	6.88	5.65	61	5.61	6.26	47	7.12	6.97	55
Construction and land development.....	0.04	1.40	16	0.06	1.19	17	0.05	1.18	19	0.03	1.14	11	0.03	1.47	8
1–4 family.....	9.20	4.62	85	5.66	4.46	63	6.83	4.40	73	5.58	4.94	60	7.09	5.34	70
Other.....	24.77	5.86	95	21.29	5.41	95	25.46	5.78	94	24.75	7.01	91	20.53	6.42	91
Multifamily.....	18.68	24.30	35	8.37	24.45	14	9.65	24.56	19	8.80	29.04	1	1.30	30.59	1
Nonfarm nonresidential .....	1	8.11	13	0.72	8.31	10	0.89	8.29	12	0.56	10	4	0.86	10.68	4
Owner-occupied.....	17.67	15.95	56	7.65	15.83	24	8.76	15.94	28	0.25	18.53	1	0.44	19.36	1
Other.....	0.56	0.55	68	0.63	0.61	67	0.62	0.54	67	0.72	1.30	60	0.96	1.38	61
Real estate loans secured by farmland.....	0.80	0.04	93	1.82	0.03	98	0.52	0.04	92	0.93	0	97	1.18	0	98
Loans to depository institutions and acceptances of other banks.....	6.47	18.37	9	4.41	19.45	6	5.33	18.86	6	5.31	19.85	6	7.35	16.16	15
Commercial and industrial loans .....	0.09	6.24	11	0.08	6.58	8	0.06	6.24	8	0.12	3.53	13	0.24	4	19
Loans to individuals.....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.03	33	0	0.04	32
Credit card loans.....	0.37	0.31	72	0.33	0.38	67	0.39	0.34	71	0.41	0.69	64	0.70	0.78	68
Agricultural loans.....	28.60	8.16	92	48.54	8.42	94	42.01	8.75	93	53.45	2.07	99	52.13	1.48	99
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	438.15	411.16	53	382.15	383.43	44	427.12	391.81	54	434	473.75	39	307.51	493.53	11
Real estate loans secured by 1–4 family.....	71.73	133.66	26	75.13	124.74	29	75.11	126.06	29	86.19	142.34	31	67.10	151.03	21
Revolving .....	66.48	15.46	98	67.29	15.53	98	65.91	15.44	98	71.78	17.81	97	52.21	21.25	91
Closed-end.....	5.25	116.59	4	7.84	107.54	6	9.20	108.85	6	14.41	122.21	6	14.89	127.10	6
Commercial real estate loans .....	362.56	254.65	74	301.64	238.58	64	346.93	245.88	76	339.99	302.08	62	232.67	311.74	26
Construction and land development.....	63.57	39.81	76	48.76	36.07	65	56.83	35.95	76	61.21	42.85	75	57.20	46.63	63
1–4 family.....	0.29	9.02	16	0.50	7.44	19	0.42	7.42	20	0.31	7.52	12	0.23	9.52	8
Other.....	63.29	30.27	86	48.26	28.34	80	56.41	28.11	88	60.90	33.94	85	56.98	35.90	78
Multifamily.....	170.48	40.47	95	181.54	35.29	95	210.35	38.66	94	270.01	48.67	95	165.02	44.76	92
Nonfarm nonresidential .....	128.51	161.09	37	71.34	156.30	21	79.74	158.05	26	8.77	198.42	1	10.45	206.64	1
Owner-occupied.....	6.89	53.43	13	6.15	52.63	11	7.34	52.99	13	6.06	67.98	4	6.93	71.54	4
Other.....	121.62	105.96	60	65.18	100.99	29	72.40	102.54	31	2.72	125.78	1	3.51	130.65	1
Real estate loans secured by farmland.....	3.86	3.36	68	5.38	3.67	72	5.08	3.22	70	7.82	8.35	67	7.74	8.66	63
Loans to depository institutions and acceptances of other banks.....	5.48	0.26	94	15.54	0.20	98	4.28	0.21	93	10.18	0.03	97	9.50	0.01	98
Commercial and industrial loans .....	44.53	115.08	12	37.56	116.17	8	44.06	114.45	13	57.97	133.93	15	59.08	106.70	28
Loans to individuals.....	0.62	35.47	11	0.72	36.56	9	0.51	34.55	8	1.26	22.15	16	1.95	24.83	21
Credit card loans.....	0	2.79	22	0	2.58	22	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans.....	2.52	1.73	73	2.82	2.03	71	3.20	1.86	76	4.51	4.17	70	5.61	4.86	72
Other loans and leases.....	196.82	50.11	96	413.81	47.63	99	347.13	51.06	99	583.11	13.62	99	418.99	10.25	99
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	55.82	30.74	93	37.20	29.25	69	44.56	30.07	82	32.56	34	50	33.84	35.38	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	384.12	205.31	89	317.19	187.63	87	368.16	195.33	88	355.27	232.08	85	272	239.13	68
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	391.02	262.15	81	323.34	244.92	72	375.50	252.85	80	361.32	304.52	71	278.93	315.15	38

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	3.23	6.75	34	7.34	12.31	28	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76
Liquid assets .....	5.42	23.63	4	9.87	29.12	7	11.78	29.03	12	4.67	19.32	0	16.75	16.28	59
Investment securities .....	11.08	20.98	15	2.75	20.37	3	2.75	21.63	2	2.80	16.07	3	4.55	16.41	2
Net loans and leases .....	82.66	63.09	94	86.93	58.81	98	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Net loans, leases and standby letters of credit .....	83.26	63.92	94	87.91	59.61	98	86.28	59.49	98	92.99	69.67	99	80.55	72.78	82
Core deposits .....	66.45	74.28	21	70.94	75.52	22	67.89	75.71	17	73.86	76.49	30	53.16	71.61	4
Noncore funding .....	20.51	12.30	79	18.15	10.15	82	20.92	10.30	83	16.92	10.29	82	35.66	14.61	95
Time deposits of \$250K or more .....	2.15	1.67	72	4.38	1.67	92	5.07	1.58	94	2.65	3.37	44	1.87	4.33	15
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos .....	0	1.24	12	0	1.19	11	0	1.23	11	0	0.62	23	0	0.77	17
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	-0.03	0.58	16	-0.05	0.54	18	-0.05	0.54	20	-0.07	0.59	7	-0.11	0.75	4
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	2.18	19	2.31	0.88	82	4.27	1	90	9.16	1.06	95	2.58	2.75	59
Earning assets that reprice within 1 year .....	82.81	35.71	99	90.55	38.80	99	90.54	37.37	99	88.79	31.93	98	82.66	33.16	97
Interest-bearing liabilities that reprice within 1 year .....	20.20	6.79	91	10.02	6.64	80	9.57	6.39	78	2.43	14.04	4	32.75	18.54	84
Long-term debt that reprices within 1 year .....	0	0.38	32	0	0.27	31	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year .....	62.61	27.35	97	80.53	30.83	99	80.97	29.65	99	86.36	17.03	98	49.91	13.71	95
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	18.55	5.89	87	12.06	-3.31	89	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Net short-term noncore funding dependence .....	17.57	0.87	91	5.15	-9.17	88	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97
Short-term investment / Short-term noncore funding .....	16.49	112.63	12	61.44	304.29	13	67.57	273.46	16	17.19	230.45	3	24.52	78.10	32
Liquid assets - short-term noncore funding / Nonliquid assets .....	-14.99	24.05	4	-2.31	36.72	6	-2.02	36.68	6	-6.84	16.27	6	-21.52	6.90	0
Net loans and leases / Total deposits .....	95.95	79.04	81	106.40	73.05	93	107.15	72.79	93	120.38	84.20	98	93.23	90.96	52
Net loans and leases / Core deposits .....	124.39	86.19	93	122.54	78.83	93	125.70	78.25	94	125.18	91.10	93	150.79	102.55	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0	-10.05	94		0.50			0.12			0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.11	-19.27	96	0.03	1.06	25	-0.17	-0.25	53	0.06	3.63	4	0.09	1.28	12
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.32	-0.47	36	0	0	25	-0.05	-0.02	28		0.03			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	75.74	26.09	96	0	13.65	14	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities .....	24.26	71.92	3	100	84.59	95	100	83.77	95	100	93.39	87	100	91.33	88
U.S. Treasury securities .....	2.74	9.62	38	1.66	6.01	53	2.64	6.70	51	2.43	1.22	84	1.64	2.07	74
US agency securities (excluding mortgage-backed securities) .....	20.36	4.10	93	81.29	4.24	98	84.76	4.12	99	87.12	8.39	98	84.40	8.16	98
Municipal securities .....	0	8.02	7	2	8.38	37	1.38	8.22	32	2.23	18.61	26	2.05	15.40	20
Mortgage-backed securities .....	76.90	62.34	72	15.05	66.09	6	11.21	66.54	4	8.22	54.48	7	11.91	57.07	7
Asset-backed securities .....	0	4.33	17	0	2.45	25	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities .....	0	3.02	8	0	3.01	8	0	3.08	8	0	4.34	12	0	3.73	15
Mutual funds and equity securities .....	0	0.27	12	0	0.29	13	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less .....	5.54	9.28	49	3.38	8.18	30	2.88	7.78	30	3.46	13.69	23	14.50	13.55	61
Debt securities 1 to 5 years .....	93.44	20.14	99	90.68	17.39	99	92.25	18.25	99	89.46	20.49	99	73.32	23.43	98
Debt securities over 5 years .....	1.02	68.28	0	5.94	72.07	2	4.87	71.11	1	7.08	61.87	6	12.17	58.63	8
Pledged securities .....	21.91	31.26	39	95.96	33.37	99	96.32	32.26	99	97.44	44.55	97	99.08	43.76	98
Structured notes, fair value .....	4.55	0.20	95	21.57	0.06	98	20.76	0.11	98	0	0.03	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-51.85	-40.81	47	85.66	64.27	69	456.85	27.98	99	-65.73	136.94	0	6.06	32.84	43
Investment securities .....	340.87	11.76	98	7.98	32.48	25	15.13	31.36	35	-7.04	16.36	20	-12.33	4.80	11
Core deposits .....	2.46	4.57	54	30.47	16.96	89	7.48	16.94	16	110.33	23.17	98	46.61	9.96	97
Noncore funding .....	23.62	36.20	54	-27.68	-21.64	44	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			4,890,333	2,665,034	1,535,492
Commit: Secured commercial real estate loans .....	1,822,345	1,050,523	1,451,804	945,066	411,978
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	71,283	108,156	105,894	50,951	24,759
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	50,104	209,168	133,304	693,064	0
Written options contracts (interest rate) .....	1,375	5,569	6,647	23,004	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	128,426	105,992	135,686	82,726	
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....				43.36	22.78	91	27.63	16.09	92	24.10	16.97	82		
Standby letters of credit .....	0.60	0.66	58	0.99	0.66	77	0.94	0.65	75	0.53	0.31	78	0.39	0.36
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.01	37	0	0.01
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0	49	0	0.49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0	0.24	28	0	0.24	27	0	0	46	0	0.47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0	0	47	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.02	46	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0	0.13	35	0	0.13	34	0	0	46	0	0.47
Derivative contracts .....	1.50	44.74	14	2.93	47.31	16	2.44	46.30	15	8.28	3.72	77	0	2.95
Interest rate contracts .....	1.50	32.78	14	2.93	35.15	16	2.44	32.46	16	8.28	3.62	77	0	2.87
Interest rate futures and forward contracts .....	0.42	3.53	66	1.91	4.39	74	1.18	3.25	69	7.19	0.20	97	0	0.08
Written options contracts (interest rate) .....	0.01	1.49	23	0.05	1.69	23	0.06	1.41	23	0.24	0.24	79	0	0.13
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	0.03	44	0	0.02
Interest rate swaps .....	1.07	23.04	16	0.97	20.27	15	1.20	20.49	16	0.86	2.58	70	0	2.19
Foreign exchange contracts .....	0	6.65	26	0	6.12	25	0	6.30	26	0	0	47	0	0.47
Futures and forward foreign exchange contracts .....	0	4.26	27	0	3.76	27	0	3.78	27	0	0	47	0	0.47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0.48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0.48
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0	49	0	0.49
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	0	48	0	0.48
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0	49	0	0.49
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0	49	0	0.48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0	49	0	0.48
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0	49	0	0.49
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....				54.32	44.98	72	36.51	24.20	86	37.73	24.81	89		

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	179,905	320,729	275,637	798,794	0
Interest rate contracts .....	179,905	320,729	275,637	798,794	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	50,104	209,168	133,304	693,064	0
Written options .....	1,375	5,569	6,647	23,004	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	1,375	5,569	6,647	23,004	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	128,426	105,992	135,686	82,726	0
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	179,905	320,729	275,637	798,794	0
Interest rate contracts .....	179,905	320,729	275,637	798,794	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	50,104	0	0	0	50,089
One year or less .....	50,104	0	0	0	50,089
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	3,852	2,233	1,296	6,137	0
Gross positive fair value .....	8,089	2,533	1,491	9,301	0
Held for trading .....	0	0	0	0	0
Non-traded .....	8,089	2,533	1,491	9,301	0
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.95	75	100	94.10	76	100	94.17	75	100	99.50	58		99.57	
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	0.19	43		0.14	
Foreign exchange contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	0	47		0.07	
Futures and forwards .....	27.85	9.12	84	65.22	12.59	94	48.36	11.16	90	86.76	15.03	96		14.06	
Written options .....	0.76	5.29	32	1.74	7.18	34	2.41	6.28	42	2.88	10.24	37		11.73	
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0	50		0	
Over-the-counter .....	0.76	4.93	33	1.74	6.91	36	2.41	5.96	43	2.88	10.24	37		10.84	
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	2.13	33		2.45	
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0	50		0	
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.13	33		2.28	
Swaps .....	71.39	77.96	35	33.05	71.71	16	49.23	74.26	18	10.36	71.83	11		64.61	
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	16.03	34		15.01	
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	16.37	34		16.17	
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	0	47		0.11	
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0	49		0	
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	83.97	65		84.99	
Interest rate contracts .....	100	57.96	85	100	56.22	86	100	56.71	85	100	83.02	69		84.69	
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0	45		0.01	
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0	48		0.01	
Derivative contracts (excluding futures and forex 14 days or less) .....	27.85	93.16	4	0	91.91	1	0	92.53	1	0	79.60	4		80.07	
One year or less .....	27.85	37.29	50	0	27.90	3	0	27.56	3	0	15.52	12		15.20	
Over 1 year to 5 years .....	0	22.61	7	0	29.78	4	0	27.01	5	0	19.75	15		22.92	
Over 5 years .....	0	26.09	6	0	29.19	6	0	29.89	5	0	32.47	13		34.12	
Gross negative fair value (absolute value) .....	2.14	2.48	39	0.70	1.18	35	0.47	0.98	28	0.77	2.84	15		1.30	
Gross positive fair value .....	4.50	2.55	80	0.79	1.59	15	0.54	1.34	12	1.16	2.25	30		1.14	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.10	20	0	0.05	16	0	0.04	15	0.01	0.01	74	0	0	32
Gross positive fair value (X) .....	0.01	0.10	19	0	0.06	13	0	0.05	13	0.01	0.01	80	0	0	32
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0	44	0	0	44
Non-traded (X) .....	0.01	0.02	44	0	0.01	33	0	0.01	33	0.01	0	87	0	0	34
Current credit exposure (X) .....	0	0.06	6	0	0.05	6	0	0.04	6	0	0.02	21	0	0.01	18
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	50	0	0	50
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.70	6		0.59			0.46			0.27		0	0.10	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		30,431		27,499		27,499		15,842		12,704					
Gross losses .....		342		809		2,105		363		960					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		750		17		25		181		159					
Net losses .....		-408		792		2,080		182		801					
Provision for loan and lease losses .....		8,458		2,428		5,012		11,838		3,940					
Adjustments .....		-301		0		0		1		-1					
Ending balance .....		38,996		29,135		30,431		27,499		15,842					
Memo: Allocated transfer risk reserve (ATTR) .....		0								0					
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	0.11	0.09	60	0.03	-0.12	82	0.05	-0.09	84	0.14	0.38	12	0.08	0.12	43
	0.12	0.16	49	0.04	-0.21	81	0.06	-0.16	81	0.16	0.53	5	0.10	0.16	40
	-2,073.04	151.30	5	306.57	-65.12	84	240.96	-105.48	84	6,504.40	672.96	96	491.89	142.73	88
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.56	1.17	9	0.53	1.32	6	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8
Allowance for loan and lease losses / Total loans and leases .....	0.39	1.15	6	0.31	1.30	3	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.64			27.59	17.40	79	14.63	21.39	58	151.09	25.33	94	19.78	17.18	76
Allowance for loan and lease losses / Nonaccrual assets .....	147	428.13	12	1,036.83	330.05	91	3,813.41	364.13	97	887.92	336.78	87	1,405.68	315.75	92
ALLL / 90+ days past due + nonaccrual loans and leases .....	146.87	320.87	25	1,008.13	271.93	96	2,403.71	287.08	99	419.45	293.46	78	362.10	283.41	76
Gross loan and lease losses / Average loans and leases .....	0	0.16	3	0.01	0.20	4	0.02	0.19	5	0	0.16	3	0.02	0.16	12
Recoveries / Average loans and leases .....	0.01	0.07	10	0	0.08	2	0	0.08	3	0	0.04	6	0	0.05	7
Net losses / Average loans and leases .....	-0.01	0.09	13	0.01	0.12	20	0.02	0.11	26	0	0.11	12	0.02	0.11	27
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses .....	35.63	34.26	62	4.68	25.09	8	6.89	34.67	7	18.85	42.12	31	67.37	41.80	80
Earnings coverage of net loan and lease losses (X) .....	-550.79	36.38	4	296.18	26.30	95	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	70	0	0.02	48	0	0.02	45	0	0.04	23	0	0.02	43
Real estate loans secured by 1–4 family .....	0	-0.02	72	0	-0.01	68	0	-0.02	73	-0.01	0.01	30	0	0.02	36
Revolving .....	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0	54	0	0.02	47
Closed-end .....	0	-0.01	70	0	-0.01	75	0	-0.01	76	-0.04	0.01	5	0	0.02	34
Commercial real estate loans .....	0	0	64	0	0.04	38	0	0.04	34	0	0.05	24	0	0.02	56
Construction and land development .....	0	-0.02	73	0	0.01	64	0	0	64	0	0	57	0	-0.02	62
1–4 family .....	0	0	59	0	0	57	0	0	57	0	0	50	0	0	54
Other .....	0	-0.01	71	0	0.01	63	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily .....	0	0	56	0	0.01	52	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential .....	0	0	65	0	0.05	39	0	0.05	33	-0.09	0.07	2	0.09	0.03	81
Owner-occupied .....	0	0	79	0	0.01	46	0	0.01	44	-0.09	0.01	1	0.09	0.01	91
Other .....	0	0.01	53	0	0.04	48	0	0.04	44	0	0.04	40	0	0.01	41
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans .....	-0.09	0.11	4	0.25	0.19	63	0.41	0.17	84	0.06	0.20	36	0.20	0.27	51
Loans to individuals .....	0.09	0.76	11		0.72			0.71		0.14	0.66	21		0.74	
Credit card loans .....		1.94			2.27			1.84			1.71			1.89	
Agricultural loans .....	0	0.02	50	0	0.02	75	0	0.02	71	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions .....		0.05			0			0							
Other loans and leases .....	0	0.13	30	0	0.09	34	0	0.10	32	0	0.44	29	0	0.14	33

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		883		924		7,672		41,113		10,571					
90+ days past due loans and leases .....		23		80		468		3,459		3,248					
Nonaccrual loans and leases.....		26,528		2,810		798		3,097		1,127					
Total past due and nonaccrual loans and leases.....		27,434		3,814		8,938		47,669		14,946					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		0		0		0		0		0					
Total restructured loans and leases .....		0		0		0		0		0					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		4,404		3,355		4,059		4,006		6					
Other real estate owned.....		0		0		0		0		144					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.01	0.33	2	0.01	0.29	2	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
90+ days past due loans and leases .....	0	0.10	20	0	0.09	23	0	0.10	29	0.04	0.04	70	0.06	0.03	78
Nonaccrual loans and leases.....	0.27	0.37	39	0.03	0.54	3	0.01	0.46	2	0.03	0.60	3	0.02	0.48	4
90+ days past due and nonaccrual loans and leases.....	0.27	0.52	30	0.03	0.68	1	0.01	0.62	1	0.07	0.67	5	0.09	0.54	9
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured.....	0	0.09	3	0	0.12	2	0	0.10	2	0	0.09	7	0	0.07	8
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.01	0.33	2	0.01	0.29	2	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
90+ days past due assets .....	0	0.10	18	0	0.09	21	0	0.10	26	0.04	0.04	70	0.06	0.03	78
Nonaccrual assets .....	0.27	0.37	39	0.03	0.55	3	0.01	0.47	2	0.03	0.60	3	0.02	0.48	4
30+ days past due and nonaccrual assets .....	0.28	0.89	9	0.04	1	0	0.09	0.97	1	0.53	0.95	26	0.29	0.87	12
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.22	0.33	40	0.03	0.40	2	0.01	0.36	1	0.07	0.47	6	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned .....	0.22	0.35	35	0.03	0.42	2	0.01	0.37	1	0.07	0.52	5	0.07	0.45	8
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.26	0.38	38	0.06	0.48	2	0.04	0.41	2	0.07	0.63	4	0.02	0.56	2
Allowance for loan and lease losses .....	79.32	55.46	77	21.16	67.85	10	15.96	62.64	6	25.83	72.10	17	8.06	92.08	2
Equity capital + allowance for loan and lease losses .....	2.13	3.63	35	0.54	4.12	2	0.41	3.60	2	0.85	5.64	6	0.19	4.77	2
Tier 1 capital + allowance for loan and lease losses .....	2.14	3.90	29	0.55	4.89	1	0.42	4.30	1	0.87	6.21	5	0.20	5.30	2
Loans and leases + other real estate owned .....	0.31	0.61	25	0.06	0.82	1	0.05	0.71	1	0.08	0.92	4	0.02	0.78	2

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.01	0.23	6	0.02	0.25	7	0.06	0.26	16	1.15	0.25	96	0.28	0.28	61
	90+ days past due .....		0	0.11	35	0	0.12	33	0	0.12	37	0.09	0.04	82	0.12	0.03	84
	Nonaccrual.....		0.35	0.41	51	0.01	0.60	3	0.01	0.52	3	0.02	0.63	2	0.04	0.45	8
Commercial and industrial	30–89 days past due .....		0	0.29	3	0.01	0.24	8	0.86	0.24	95	0.01	0.15	22	0.62	0.22	88
	90+ days past due .....		0	0.06	14	0	0.02	17	0.07	0.04	80	0	0.02	67	0.02	0.02	74
	Nonaccrual.....		0.68	0.47	73	0.51	0.65	49	0.05	0.57	9	0.48	0.61	54	0.04	0.74	10
Individuals	30–89 days past due .....		1	0.83	70	0.43	0.60	45	0.81	0.63	65	0	0.52	7	0.31	0.60	36
	90+ days past due .....		0.02	0.10	50	0.17	0.08	79	0.61	0.09	92	0.08	0.02	86	0.01	0.02	68
	Nonaccrual.....		0.03	0.17	37	0.07	0.17	43	0.07	0.17	46	0.07	0.14	46	0.11	0.12	61
Depository institution loans	30–89 days past due .....		0	0	44	0	0.03	44	0	0.01	45	0	0	50	0	0	50
	90+ days past due .....		0	0	46	0	0	47	0	0	47	0	0	50	0	0	50
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	50	0	0	50
Agricultural	30–89 days past due .....		0	0.09	29	0	0.11	29	0	0.07	30	0	0.07	34	0	0.10	34
	90+ days past due .....		0	0	44	0	0	45	0	0	42	0	0	45	0	0	47
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.57	29	0	0.80	28
Foreign governments	30–89 days past due .....			0			0			0.50							
	90+ days past due .....			0			0			0							
	Nonaccrual.....			0.14			0.17			0.15							
Other loans and leases	30–89 days past due .....		0	0.13	37	0	0.11	35	0	0.12	34	0	0.67	46	0.10	0.28	67
	90+ days past due .....		0	0.01	33	0	0.01	33	0	0.01	34	0	0	84	0.03	0	90
	Nonaccrual.....		0.01	0.06	53	0	0.13	43	0	0.09	47	0	0.10	70	0.01	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
1–4 family	30–89 days past due .....	0.07	0.39	12	0.07	0.36	14	0.15	0.46	20	0.05	0.46	10	0.81	0.53	74
	90+ days past due .....	0	0.22	43	0	0.25	38	0	0.24	42	0.04	0.06	71	0.43	0.05	95
	Nonaccrual .....	0.02	0.58	4	0.06	0.76	7	0.04	0.71	7	0.08	0.67	5	0.17	0.55	15
Revolving	30–89 days past due .....	0	0.31	7	0	0.33	6	0	0.28	9	0	0.25	27	0.01	0.36	17
	90+ days past due .....	0	0.02	34	0	0.03	32	0	0.02	35	0	0.01	41	0.04	0.01	84
	Nonaccrual .....	0	0.86	5	0	1.05	6	0	1.18	6	0.01	0.46	15	0.02	0.34	23
Closed-end	30–89 days past due .....	0.92	0.41	85	0.64	0.36	76	1.26	0.49	92	0.31	0.48	43	3.61	0.56	99
	90+ days past due .....	0.03	0.25	57	0.02	0.27	50	0.02	0.26	51	0.23	0.06	86	1.80	0.05	97
	Nonaccrual .....	0.27	0.57	36	0.54	0.71	44	0.34	0.67	28	0.45	0.69	33	0.72	0.57	70
Junior lien	30–89 days past due .....	0	0.01	15	0	0.01	13	0	0.01	29	0	0.01	15	0	0.02	30
	90+ days past due .....	0	0	38	0	0	34	0	0	36	0	0	44	0	0	87
	Nonaccrual .....	0.01	0.02	43	0.01	0.04	31	0.01	0.03	32	0.01	0.03	35	0.01	0.03	43
Commercial real estate	30–89 days past due .....	0	0.13	4	0	0.16	9	0.04	0.15	34	1.32	0.14	97	0.03	0.15	23
	90+ days past due .....	0	0.01	29	0	0.01	54	0	0.01	61	0.04	0.02	82	0.03	0.02	80
	Nonaccrual .....	0.42	0.29	72	0	0.48	3	0	0.38	2	0	0.57	6	0	0.34	4
Construction and development	30–89 days past due .....	0	0.19	15	0	0.15	18	0	0.17	17	0	0.16	26	0.05	0.20	59
	90+ days past due .....	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual .....	0	0.14	16	0	0.31	14	0	0.20	15	0	0.21	21	0	0.18	21
1–4 family	30–89 days past due .....	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	46	0	0	47
	Nonaccrual .....	0	0.01	32	0	0.02	31	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due .....	0	0.13	19	0	0.10	21	0	0.13	21	0	0.09	30	0.05	0.12	72
	90+ days past due .....	0	0	38	0	0	40	0	0	41	0	0	44	0	0	44
	Nonaccrual .....	0	0.12	18	0	0.25	15	0	0.16	18	0	0.16	23	0	0.14	24
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0	0.07	27	1.66	0.03	98	0	0.03	38
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	47	0	0	46
	Nonaccrual .....	0	0.06	26	0	0.13	21	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0	0.10	6	0.01	0.12	20	0.19	0.13	72	0.18	0.14	70	0.30	0.13	84
	90+ days past due .....	0	0.01	33	0.01	0.01	63	0.01	0.01	73	1.72	0.02	98	0.69	0.02	96
	Nonaccrual .....	1.17	0.36	92	0	0.58	4	0	0.45	3	0.03	0.73	10	0	0.36	5
Owner Occupied	30–89 days past due .....	0	0.04	10	0	0.04	10	0.19	0.04	92	0	0.05	18	0.30	0.06	95
	90+ days past due .....	0	0	36	0	0	35	0	0	37	1.70	0.01	99	0.69	0.01	97
	Nonaccrual .....	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	6	0	0.19	7
Other	30–89 days past due .....	0	0.05	14	0.01	0.07	41	0	0.08	14	0.18	0.06	85	0	0.05	18
	90+ days past due .....	0	0	39	0.01	0.01	74	0.01	0	83	0.02	0	90	0	0.01	41
	Nonaccrual .....	1.17	0.21	93	0	0.31	10	0	0.23	7	0.03	0.33	36	0	0.14	14
Farmland	30–89 days past due .....	0	0.09	32	0	0.13	30	0	0.10	31	5.88	0.08	99	3.50	0.21	96
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	2.64	0	99	0	0.01	45
	Nonaccrual .....	0	0.51	23	0	1.06	21	0	0.69	23	0	1.19	24	0	1.06	24
Credit card	30–89 days past due .....		1.22			0.79			0.81			1.02			0.87	
	90+ days past due .....		0.50			0.40			0.45			0.22			0.18	
	Nonaccrual .....		0.13			0.08			0.10			0.02			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	137,226	137,200	137,565	135,857	135,640										
Retained earnings .....	787,530	610,267	657,149	461,745	304,984										
Accumulated other comprehensive income (AOCI) .....	-11,686	262	-1,454	373	458										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	913,070	747,729	793,260	597,975	441,082										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	18,654	18,746	18,773	17,792	19,433										
Accumulated other comprehensive income-related adjustments .....	-11,686	262	-1,454	373	457										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	906,102	728,721	775,941	579,810	421,192										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	12,208										
Common equity tier 1 capital .....	906,102	728,721	775,941	579,810	408,984										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	499,519	362,149	362,149	212,646	212,646										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	499,519	362,149	362,149	212,646	212,646										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	499,519	362,149	362,149	212,646	212,646										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0				0										
Non-qualifying capital instruments .....	0				0										
Total capital minority interest not included in tier 1 capital .....	0				0										
Allowance for loan and lease losses in tier 2 capital .....	49,101				15,842										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	49,101				15,842										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0				0										
Tier 2 capital .....	49,101				15,842										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,454,722				637,472										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	11,437,805	10,236,491	10,945,025	9,317,578	6,639,736										
Less: Deductions from common equity tier 1 capital .....	18,654	18,746	18,773	17,792	31,641										
Less: Other deductions .....	0	26,347	0	74,546	0										
Total assets for leverage ratio .....	11,419,151	10,191,398	10,926,252	9,225,240	6,608,095										
Total risk-weighted assets .....	11,660,689				5,500,789										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	7.77	11.77	2	0	12.50										
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29										
Tier 1 capital, column A .....	12.05	12.48	48	0	13.31										
Tier 1 capital, column B .....	0	0.31	46	0	0.33										
Total capital, column A .....	12.48	14.27	17	0	15.21										
Total capital, column B .....	0	0.34	46	0	0.36										
Tier 1 leverage .....	12.31	9.22	96	10.70	9.07										
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90	6.71										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	0	0	0	0	0	0	
Other insurance activities income .....	0	0	0	0	0		
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	3,697	3,621	3,640	3,564	3,599	2.10	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			50			40		
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			0			0		
Insurance activities revenue / Adjusted operating income .....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	22		0.37	
Premium income / Insurance activities revenue .....	2.54			2.90			2.76			0.01			0.03		
Credit related premium income / Total premium income .....	32.83			31.14			32.99			100			100		
Other premium income / Total premium income .....	67.17			68.86			67.01			0			0		
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			19.85			37.86		
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49								
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			-40.91			132.57		
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0.26	12.02	9	0.32	11.72	8	0.31	12	6	0.43	11.01	13	0.56	11.53	12
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0	49	0	0	49

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.84			0.63			0.66			0.05			0	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			1.24			2.53	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20							
Commercial and industrial loans .....		0.13			0.86			0.79						2.35	
Foreign governments and institutions .....		0.05			0			0							
<b>Growth Rates</b>															
Net loans and leases.....		20.31			-0.16			6.83			5,672.05			-47.91	
Total selected assets.....		21.10			3.36			9.48			6.04			-25.04	
Deposits .....		-2.72			10.74			0.73			-44.89			2.53	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.65	3.36	3.64	1.65	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		29,438	15,302	33,956	29,784	43,903	92.38	198.41
Dividends .....		27,259	15,128	33,447	29,773	43,903	80.19	176.32
Interest .....		200	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		1,979	174	509	11	0	1037.36	
Income from nonbank subsidiaries .....		0	0	0	16	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	16	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		29,438	15,302	33,956	29,800	43,903	92.38	198.41
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	0	0		
Total operating income .....		29,438	15,302	33,956	29,800	43,903	92.38	198.41
<b>Operating Expenses</b>								
Personnel expenses .....		563	370	492	2,726	1,611	52.16	-37.09
Interest expense .....		3,302	2,817	3,798	3,972	3,641	17.22	-40.77
Other expenses .....		974	654	863	769	759	48.93	490.30
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		4,839	3,841	5,153	7,467	6,011	25.98	-27.07
Income (loss) before taxes .....		24,599	11,461	28,803	22,333	37,892	114.63	661.58
Applicable income taxes (credit) .....		-644	-947	-1,174	-1,911	-1,433		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		25,243	12,408	29,977	24,244	39,325	103.44	338.40
Equity in undistributed income of subsidiaries .....		137,322	159,495	197,127	156,289	38,004	-13.90	379.18
Bank subsidiaries .....		137,322	159,495	197,127	156,289	38,004	-13.90	379.18
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		162,565	171,903	227,104	180,533	77,329	-5.43	372.35
<b>Memoranda</b>								
Bank net income .....		164,581	174,623	230,574	186,062	81,907	-5.75	327.23
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,367,630	95.15	1,098,982	96.44	1,134,898	95.92	823,842	664,878	24.45	368.74
Common and preferred stock .....		1,367,630	95.15	1,098,982	96.44	1,134,898	95.92	823,842	664,878	24.45	368.74
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		26,697	1.86	25,338	2.22	25,573	2.16	0	504	5.36	6944.06
Common and preferred stock .....		26,697	1.86	25,338	2.22	25,573	2.16	0	504	5.36	6944.06
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		42,942	2.99	15,140	1.33	22,556	1.91	2,117	463	183.63	1857.25
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	4	0		
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		67	0	69	0.01	101	0.01	61	83	-2.90	-98.83
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		1,437,336	100.00	1,139,529	100.00	1,183,128	100.00	826,024	665,928	26.13	378.97
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	17,000	1.49	17,000	1.44	14,960	12,200	-100.00	-100.00
Borrowings with maturity over 1 year .....		20,400	1.42	0	0	0	0	0	0		
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0		
Other liabilities .....		4,347	0.30	12,651	1.11	10,719	0.91	443	0	-65.64	124.54
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total liabilities .....		24,747	1.72	29,651	2.60	27,719	2.34	15,403	12,200	-16.54	-56.54
Equity Capital .....		1,412,589	98.28	1,109,878	97.40	1,155,409	97.66	810,621	653,728	27.27	480.95
Perpetual preferred stock (income surplus) .....		499,519	34.75	362,149	31.78	362,149	30.61	212,646	212,646	37.93	1101.32
Common stock .....		137,226	9.55	137,200	12.04	137,565	11.63	135,857	135,640	0.02	561.59
Common surplus .....		0	0	0	0	0	0	0	0		-100.00
Retained earnings .....		787,530	54.79	610,267	53.55	657,149	55.54	461,745	304,984	29.05	336.48
Accumulated other comprehensive income .....		-11,686	-0.81	262	0.02	-1,454	-0.12	373	458		
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		1,437,336	100.00	1,139,529	100.00	1,183,128	100.00	826,024	665,928	26.13	378.97
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	17.78	11.02	92	23.14	12.52	93	22.09	11.94	95	25.09	9.11	99	14.39	10.58	87
Bank net income / Average equity investment in banks .....	17.97	11.60	90	23.72	12.35	95	22.78	11.80	95	25.38	9.38	98	14.52	10.85	85
Nonbank net income / Average equity investment in nonbanks .....	0	9.71	18	0	13.18	17	0	13.12	16	0	9.69	19	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			8.82			15.16	
Bank net income / Parent net income .....	101.24	98.76	35	101.58	96.45	51	101.53	96.79	51	103.06	104.93	48	105.92	103.77	63
Nonbank net income / Parent net income .....	0	2.50	16	0	3.22	15	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	1.75	18.39	15	2.67	16.51	18	2.40	16.81	18	1.90	11.62	27	1.87	9.66	26
Total debt / Equity capital .....	1.44	12.61	30	1.53	11.37	28	1.47	11.71	28	1.85	5.79	50	1.87	3.93	58
Total debt + notes payable to subs that issued TPS / Equity capital .....	1.44	14.76	20	1.53	13.41	18	1.47	13.63	19	1.85	9.67	31	1.87	7.99	31
Total debt + Loans guaranteed for affiliate / Equity capital .....	1.44	12.68	30	1.53	11.46	28	1.47	11.77	28	1.85	5.79	50	1.87	3.97	58
Total debt / Equity capital – excess over fair value .....	1.44	12.75	30	1.53	11.47	28	1.47	11.81	28	1.85	5.79	50	1.87	3.93	58
Long-term debt / Equity capital .....	1.44	11.91	30	0	10.65	11	0	10.95	12	0	5.67	25	0	3.86	27
Short-term debt / Equity capital .....	0	0.48	40	1.53	0.55	81	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt .....	21.03	39.59	34	0	40.69	9	0	39.86	10	0	20.97	23	0	14.37	26
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.71	104.01	24	101.30	103.15	45	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44
Total investment in subs / Equity capital .....	98.71	109.29	16	101.30	108.29	33	100.44	108.40	33	101.63	104.82	43	101.78	104.48	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.08	0.39	25	0.06	0.27	41	0.02	0.29	41	0.07	0.49	42	0.15	0.44	41
Equity investment in subs – equity cap / Net income-div (X) .....		1.15		0.07	0.85	9	0.03	1.05	2	0.08	1.45	10	0.19	1.47	5
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	97.52	130.36	36	60.96	152.56	14	96.72	152.85	23	101.84	121.76	41	197.37	153.39	77
Cash from ops + noncash items + op expense / Op expense + dividend .....	103.28	118.32	42	111.59	155.61	36	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	166.33	105.80	81	148.91	94.59	80	156.34	98.54	86	105.31	140.42	44	97.56	105.99	30
Pretax operating income + interest expense / Interest expense .....	844.97	1,565.66	44	506.85	1,645.53	25	858.37	1,835.33	34	662.26	2,318.94	44	1,140.70	17,211.14	50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	844.97	1,454.22	44	506.85	1,896.20	25	858.37	1,770.77	35	662.26	1,435.81	40	1,140.70	2,481.22	56
Dividends + interest from subsidiaries / Interest expense + dividends .....	92.91	150.57	32	58.79	174.48	15	95.47	174.12	19	107.71	137	38	210.11	196.13	70
Fees + other income from subsidiaries / Salary + other expenses .....	128.76	10.18	97	16.99	12.03	73	37.56	11.92	81	0.77	4.45	79	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....	9.46	26.99	20	11.35	40.79	25	10.88	47.61	22	12.47	52.16	33	8.39	71.69	17
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.60	23	-1.49	3.29	11	-1.44	3.44	12	-1.81	2.19	10	-1.83	1.59	8
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0			0	
Nonaccrual .....		0.65			1.04			0.92			0			8.16	
Total .....		0.95			1.64			1.09			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.77	16	0	1.76	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	103.99	70.90	81	184.70	69.90	91	104.20	66.37	84	97.64	79.13	70	43.88	65.39	31
Dividends declared / Net income .....	16.15	31.93	23	13.33	27.22	24	13.75	28.27	22	13.11	29.39	24	22.31	25.65	43
Net income – dividends / Average equity.....	14.91	7.51	93	20.05	9.25	93	19.06	8.62	93	21.80	6.36	99	11.18	7.61	87
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	103.84	133.26	44	66.01	160.45	24	107.08	155.92	33	125.78	130.75	51	254.45	160.93	81
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries .....	103.84	183.35	33	66.01	213.42	15	107.08	203.53	23	125.78	158.62	44	254.45	209.89	77
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	16.56	43.79	28	8.66	43.30	15	14.51	45.96	15	16	43.52	22	53.60	45.88	57
Interest income from bank subsidiaries.....	0.12	0.21	73	0	0.11	25	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	1.20	0	97	0.10	0	93	0.22	0	94	0.01	0	91	0	0	46
Operating income from bank subsidiaries .....	17.89	52.71	26	8.76	48.70	15	14.73	51.33	15	16.01	51.02	20	53.60	48.40	55
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.11			0.01	
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22			105.70			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			29.39			65.48	
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	92.60	67.73	49	98.86	72.55	72	98.50	74.16	61	99.91	76.69	78	100	77.61	93
Interest income from bank subsidiaries.....	0.68	0.98	78	0	0.27	24	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	6.72	0.03	97	1.14	0.03	94	1.50	0.02	95	0.04	0.01	92	0	0.01	46
Operating income from bank subsidiaries .....	100	81.70	87	100	82.68	92	100	83.13	92	99.95	84.80	69	100	94.06	87
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0.05	0	95	0	0	47
Operating income from nonbank subsidiaries .....	0	4.41	19	0	5.69	14	0	4.67	14	0.05	2.06	52	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57		0	152.66	13	0	158.10	15	0	400.31	22	0	1,178.56	13
Loans and advances from subsidiaries / Total debt .....	0	27.96	14	0	28.03	13	0	26.38	13	0	59.71	13	0	70.71	14